

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

NAME

ACCOUNT OR POLICY NUMBER(S)

X _____
SIGNATURE

To exercise your choices do the following:

Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records).



990 S. Fair Oaks Ave., Pasadena, CA 91105
Phone 626•799•6000 • Fax 626•799•6950

PRIVACY NOTICE

Your savings federally insured to \$100,000

NCUA

National Credit Union Administration
a U.S. Government Agency

IMPORTANT INFORMATION ABOUT YOUR FINANCIAL PRIVACY

E-Central Credit Union understands the importance of protecting the privacy of our members. As such, we are committed to maintaining the confidentiality of each member's financial records consistent with state and federal laws. This notice explains how the Credit Union collect and share your nonpublic personal information (information that is not available publicly) and further describe your rights to limit what information we may share about you.

This privacy notice replaces any previous privacy notices from us. We reserve the right to revise our privacy notice as our business needs and practices change or as the law requires. If we revise our policies, we will provide our active members with copies of our new policies at that time.

Information We Collect and Share to Conduct Our Business. During the course of business, we collect nonpublic personal information ("information") about you from the following sources:

- Information that you provide to us in person, in writing, or through the Internet.
- Information obtained through your transactions and experiences with us.
- Information we receive from nonaffiliated third parties about their transactions and experiences with you.
- Information provided by credit reporting agencies and similar companies.

We collect this information about you to complete your transactions and to maintain your accounts and related records. In the course of conducting our business we may share any of the information we collect about you with third parties if: 1) you request or authorize it; 2) the information is provided to help complete a transaction initiated by you; 3) the information is provided to a third party providing services to us, such as data processing, printing services, mailing services, and marketing services; 4) the information is provided to a consumer reporting agency in accordance with the Fair Credit Reporting Act; or 5) the disclosure is otherwise lawfully required or permitted. Furthermore, we may also disclose information about you to other nonaffiliated and affiliated third parties not described in this notice as permitted by law.

Information Shared Within the Credit Union. We restrict access to your information to those employees who need to know that information to provide products or services to you. Our employees may also access information to exercise our rights under the law or pursuant to any agreement with you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

Information Shared with Other Financial Service Providers. In addition to the foregoing, to provide you with access to a wide variety of financial products or services, we may enter into joint marketing agreements with other financial service providers and share any of the information we collect about you. Prior to sharing any information with such entities, we require them to agree to safeguard our members' information and to comply with all applicable privacy laws. Examples of such financial service providers include tax preparers, financial advisors, mortgage bankers, securities broker-dealers, insurance agents, and credit card companies. However, if you do not wish for us to share any of your information under these joint marketing arrangements, you have the right to opt out of such information-sharing as explained below in the section entitled "Your Right to Opt Out."

Information Sharing in the Event of Termination of Membership. If you terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Your Right to Opt Out. The Credit Union understands that there are certain third parties with whom you do not wish for us to share your information. If you do not wish for us to share your information with those financial service providers with whom we have joint marketing agreements, you have the right to opt out at any time. If you wish to exercise your opt out rights as described above, you may opt out as follows:

Fill out an opt out form and send it back to us at E-Central Credit Union, 990 S. Fair Oaks, Pasadena, CA 91105.

Your opt out will remain effective until revoked in writing. Please note that even if you opt out, we will continue to share your information to conduct our business as described above, to the extent permitted by law.

E-CENTRAL CREDIT UNION Important Privacy Choices for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Do Business With to Provide Financial Products and Services: Unless you say "No", we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

- ☐ NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

**IMPORTANT: TIME SENSITIVE REPLY
INFORMATION ON OTHER SIDE**

DETACH HERE AND RETURN TO CREDIT UNION